

EXHIBIT C

HARMON LAW OFFICES, P.C.

150 CALIFORNIA STREET

NEWTON, MASSACHUSETTS 02458

TEL (617) 558-0500

FAX (617) 244-7304

Business Hours: Monday-Friday 8:00 AM-to 5:30 PM

SERVING MASSACHUSETTS, NEW HAMPSHIRE AND RHODE ISLAND

March 2, 2015

To: Mr. Norman Graichen
125 Orchard Ave
Wakefield, RI 02879

NOTICE OF MORTGAGE FORECLOSURE SALE

Re: 125 Orchard Avenue, Wakefield (South Kingstown), Rhode Island

Please be advised that this office has scheduled a foreclosure sale to take place at 10:00 a.m. on April 23, 2015 at the above-referenced premises. We are enclosing a copy of the foreclosure advertisement for your records. You will not receive any further notice of the sale.

Our experience has shown us that you are likely to benefit if you allow qualified bidders at the foreclosure sale to enter and inspect the premises. This may result in a higher purchase price. If you are willing to allow qualified bidders to enter and inspect the premises, please be present at the time of the foreclosure sale.

You may order a reinstatement or payoff 24 hours a day on-line by going to www.hloreinstatement.com or to www.hlopayoff.com. Please follow the instructions contained on the web page. Please note that only requests made by owners, borrowers, mortgagors and authorized parties will be processed. You may also contact us during business hours to request a reinstatement or payoff by calling (617) 558-0598. When completing the on-line form or when calling our office, please reference your Case Number 201312-1038 so that we may process your request more quickly.

IMPORTANT NOTICE

A servicemember on active duty or deployment or who has recently ceased such duty or deployment has certain rights under subsection 34-27-4(d) of the Rhode Island general laws set out below. To protect your rights if you are such a servicemember, you should give written notice to the servicer of the obligation or the attorney conducting the foreclosure, prior to the sale, that you are a servicemember on active duty or deployment or who has recently ceased such duty or deployment. This notice may be given on your behalf by your authorized representative. If you have any questions about this notice, you should consult with an attorney.

Rhode Island General Laws Section 34-27-4(d)

(d) Foreclosure sales affecting servicemembers. —

(1) The following definitions shall apply to this subsection and to subsection (c):

(i) “Servicemember” means a member of the army, navy, air force, marine corps, or coast guard and members of the national guard or reserves called to active duty.

(ii) “Active duty” has the same meaning as the term is defined in 10 U.S.C. sections 12301 through 12304. In the case of a member of the national guard, or reserves “Active duty” means and includes service under a call to active service authorized by the president or the secretary of defense for a period of time of more than thirty (30) consecutive days under 32 U.S.C. section 502(f), for the purposes of responding to a national emergency declared by the president and supported by federal funds.

(2) This subsection applies only to an obligation on real and related personal property owned by a servicemember that:

(i) Originated before the period of the servicemember’s military service or in the case of a member of the national guard or reserves originated before being called into active duty and for which the servicemember is still obligated; and

(ii) Is secured by a mortgage or other security in the nature of a mortgage.

(3) Stay of right to foreclose by mortgagee. - Upon receipt of written notice from the mortgagor or mortgagor’s authorized representative that the mortgagor is participating in active duty or deployment or that the notice as provided in subsection (c) was received within nine (9) months of completion of active duty or deployment, the mortgagee shall be barred from proceeding with the execution of sale of the property as defined in the notice until such nine (9) month period has lapsed or until the mortgagee obtains court approval in accordance with subdivision (d)(5) below.

(4) Stay of proceedings and adjustment of obligation. - In the event a mortgagee proceeds with foreclosure of the property during, or within nine (9) months after a servicemember’s period of active duty or deployment notwithstanding receipt of notice contemplated by subdivision (d)(3) above, the servicemember or his or her authorized representative may file a petition against the mortgagee seeking a stay of such foreclosure, after a hearing on such petition, and on its own motion, the court may:

(i) Stay the proceedings for a period of time as justice and equity require; or

(ii) Adjust the obligation as permitted by federal law to preserve the interests of all parties.

(5) Sale or foreclosure. - A sale, foreclosure or seizure of property for a breach of an obligation of a servicemember who is entitled to the benefits under subsection (d) and who provided the mortgagee with written notice permitted under subdivision (d)(3) shall not be valid if made during, or within nine (9) months after, the period of the servicemember’s military service except:

(i) Upon a court order granted before such sale, foreclosure or seizure after hearing on a petition filed by the mortgagee against such servicemember; or

(ii) If made pursuant to an agreement of all parties.

(6) Penalties. - A mortgagee who knowingly makes or causes to be made a sale, foreclosure or seizure of property that is prohibited by subsection (d)(3) shall be fined the sum of one thousand dollars (\$1,000), or imprisoned for not more than one year, or both. The remedies and rights provided hereunder are in addition to and do not preclude any remedy for wrongful conversion otherwise available under law to the person claiming relief under this section, including consequential and punitive damages.

(7) Any petition hereunder shall be commenced by action filed in the superior court for the county in which the property subject to the mortgage or other security in the nature of a mortgage is situated. Any hearing on such petition shall be conducted on an expedited basis following such notice and/or discovery as the court deems proper.

Harmon Law Offices, P.C.
Attorney for Present holder of mortgage

SZK/CGS/201312-1038/Enclosure

PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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150 CALIFORNIA STREET
NEWTON, MASSACHUSETTS 02458

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March 2, 2015

To: Ms. Sharon L. McNulty-Graichen
125 Orchard Ave
Wakefield, RI 02879

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Harmon Law Offices, P.C.
Attorney for Present holder of mortgage

SZK/CGS/201312-1038/Enclosure
CERTIFIED MAIL NO.
RETURN RECEIPT REQUESTED

Certified Article Number

9414 7266 9904 2030 8760 56

SENDERS RECORD

PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

EXHIBIT D

Harmon Law Offices, P.C.

[HOME](#) [PAYOFF AND REINSTATEMENT REQUEST](#) [DIRECTIONS TO HARMON LAW OFFICES](#) [AUCTION SCHEDULE](#)

Please read before completing the form.

Complete the form to request a reinstatement or payoff. If you are not a borrower, an owner of the property, or a junior lien holder, you will need to provide us with written authorization before we will provide a reinstatement or payoff quote to you. The authorization can be faxed to us at (617) 244-7304 or mailed to our office.

Failure to complete the required fields may result in a delay or the inability to process your request.

Please note that we do not have the information requested. It must be ordered from your servicer or lender. The process can take up to five business days. We will provide you with this information as soon as possible after we receive it. There are a number of servicers and lenders that provide reinstatement and payoff information directly to their customers. We will be unable to process requests for these lenders or servicers, but we will forward your request for direct handling by the lender or servicer.

Request a Payoff or Reinstatement

I am requesting a *

Reinstatement

Team Assignment (This information will appear at the bottom of the correspondence that you receive from us.)

*

Foreclosure Blue

I would like the quote to be good through (mm/dd/yyyy) *

(The good through date is the date you believe that you will have the funds available to reinstate or pay off your mortgage. The good through date cannot be more than 30 days from today's date.)

Please provide the following information:

(if the address information is not completed, we will send the letter to the property address)

Name *

First

Last

Property Address

Line 1

Line 2

City

State

Zip Code

Country

Telephone Number - - **Fax Number** - - **Lender/Service *****Loan Number****HLO Case Number (last five digits only)****Send Quote to**

Who is requesting the information? (if the person is not the borrower or if the borrower wants the information sent to an alternative address please complete this section.)

Name

First

Last

Relationship to Borrower**Address**

Line 1

Line 2

City

Zip Code

State

Country

Requestor's Phone Number - - **Requestor's Fax Number** - -

Submit

Payoff and Reinstatement request - Harmon Law Offices, P.C.
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This office is attempting to collect a debt and any information obtained will be used for that purpose. The content of this site is intended to provide general information only. It should not be used as advice for a specific matter, nor does its publication create an attorney-client relationship. For legal advice on a specific matter, consult an attorney.

Harmon Law Offices, P.C.

[HOME](#) [PAYOFF AND REINSTATEMENT REQUEST](#) [DIRECTIONS TO HARMON LAW OFFICES](#) [AUCTION SCHEDULE](#)

Homeowners and borrowers who are involved in a foreclosure case with this office can order a reinstatement or payoff through this site. If you have a specific question about your file, you can telephone, mail or fax us. Our regular business hours are Monday through Friday from 8:00 A.M. to 5:00 P.M.

Please note the information contained on this web site is not intended to provide legal advice. Homeowners and borrowers should consult with an attorney if they have legal questions.

Harmon Law Offices, P.C.
150 California Street
Newton, MA 02458
Main Telephone: 617-558-0500
Fax: 617-244-7304

Regular business hours are Monday through Friday from 8:00 A.M. to 5:00 P.M.

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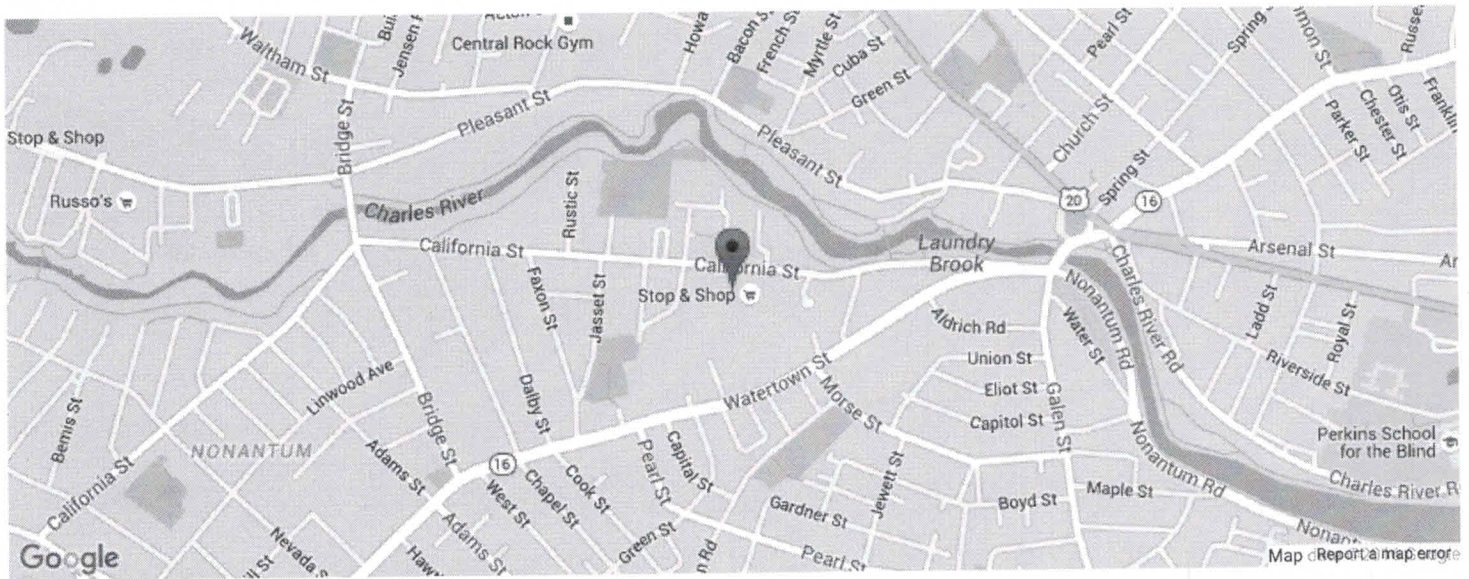
[HOME](#) [PAYOFF AND REINSTATEMENT REQUEST](#) [DIRECTIONS TO HARMON LAW OFFICES](#) [AUCTION SCHEDULE](#)

Public Transportation

We are located approximately 10 miles outside of Boston in Newton, MA. The driving directions to our office appear below. We are also located near the Watertown bus terminal and Watertown Square. You can take a bus from Harvard Square or from Kenmore Square. We are about a five minute walk from the bus terminal. There is also a bus that runs from State Street in downtown Boston. You can go to the MBTA web site to obtain the bus numbers, route maps and schedules.

Driving Directions

You can get driving directions from your location by clicking on the link below:



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We utilize different auction companies to conduct our foreclosure auctions. The links to these companies appear below.

The auction companies below update their sale schedules on a regular basis. If the sale you are looking for does not appear on one of these websites, please contact our office and we can provide you with the status of the scheduled sale.

Commonwealth Auction Associates, Inc.

Commonwealth Auction Associates, Inc. also maintains an Auction Schedule Line at (617) 964-1282. The Auction Schedule line is made every evening to reflect the next day's active auctions. Please click the link above to visit their website for continuously updated scheduling information.

Irving Shechtman & Company, Inc.

Once in the site, select Real Estate from the link bar on the left to obtain the auction schedule.

Please note that auctions are frequently cancelled or postponed up to the last minute.

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